Benefits-at-a-Glance

for regular employees covered by the



HEALTH SCIENCE PROFESSIONALS AGREEMENT (2012-2019)

GROUP LIFE

- » Benefit Amount: \$50,000
- » Includes Advance Payment program for terminally ill employees

ACCIDENTAL DEATH & DISMEMBERMENT

- » Death benefit is equal to the Group Life benefit amount
- » Scheduled amount paid for dismemberment or loss of use

LONG TERM DISABILITY

- » 70% of the first \$5,705 of basic monthly earnings and 50% of the excess, with adjustments
- » Oualification Period: 5 months
- » Own Occupation Period: 24 months
- » Any Occupation Period: after 24 months (excluding qualification period)

DENTAL

» Basic Services "Part A" (exams, fillings, etc.)100%
» Major Services "Part B" (crowns, bridges, etc.)
» Orthodontic Services "Part C" (braces)
becoming eligible for orthodontic coverage.

EXTENDED HEALTH

» Reimbursement of Eligible	Expenses 80%
» Lifetime Maximum	unlimited
» Annual Maximum:	
Acupuncturist	\$100*
Chiropractor	\$200*
• Hearing Aids	\$600* every 48 months
Massage Therapist	unlimited
 Naturopathic Physician 	\$200*
Physiotherapist	unlimited
• Podiatrist	\$400*

» Annual Deductible\$100

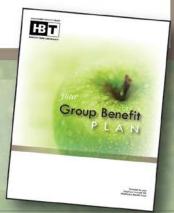
- Speech Therapist.....\$100*
- » Orthopedic Shoes/Orthotics
- » Out-of-Province/
 Out-of-Country Emergencies......100%
- » Prescription Drugs
 - Pay-direct prescription drug card
 - Prescription drugs listed on the BC PharmaCare formulary, drugs approved by Special Authority, Prometrium, standard oral contraceptives and contraceptive injectables are reimbursed at 100%
 - Non-PharmaCare drugs are reimbursed at 50%
- » Vision Care\$350 every 24 months Vision care claims are reimbursed at 100%.

CARESnet

You can obtain online information on your Dental and Extended Health coverage and claims through CARESnet. You can access CARESnet through Pacific Blue Cross' website at www.pac.bluecross.ca/caresnet/.

Benefits-at-a-Glance is intended as a summary only.

For more information, please refer to your benefits booklet.



All benefits are subject to the applicable Collective Agreements currently in force, the Pacific Blue Cross and Great-West Life contracts, and the Healthcare Benefit Trust's Plan Document.

^{*} You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.